

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In re:

RONALD J. RASLOWSKY,  
Debtor,

Case No. 16-13754 (KCF)  
Adv. Pro. No. 18-1024 (KCF)  
Chapter 7  
Judge Honorable Kathryn C. Ferguson

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**NOTICE OF PROPOSED COMPROMISE or SETTLEMENT OF CONTROVERSY**

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Andrea Dobin, Chapter 7 Trustee, proposes a compromise, or to settle a claim and/or action as described below. If you object to the settlement or compromise, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the person named below not later than seven (7) days before the hearing date.

**Address of the Clerk:**

Jeanne Naughton, Clerk  
United States Bankruptcy Court  
402 East State Street  
Trenton, New Jersey 08608

If an objection is filed, a hearing will be held before the Honorable Kathryn C. Ferguson, Chief U.S.B.J. on December 17, 2019, at 10:00 a.m., at the United States Bankruptcy Court, 402 East State Street, Courtroom No. 2, Trenton, New Jersey 08608 (hearing date must be at least 28 days from the date of this notice). If no objection is filed, the Clerk will enter a *Certification of No Objection*, and the settlement may be completed as proposed.

**NATURE OF ACTION:**

On May 30, 2017, the Court entered an Order requiring turnover of \$40,193.41 to the Trustee ("Turnover Order") (Docket No. 113). On June 18, 2018, Trustee obtained a Judgment for Sum Certain against the Debtor as it related to the Turnover Order ("Judgment") (Docket No. 158). The Judgment was domesticated and recorded as a lien with the State of New Jersey.

The Debtor alleged he was the sole beneficiary of The Lorraine T. Raslowsky Trust ("Trust"), after having acquired the interests of David J. Raslowsky and Gregory Raslowsky (collectively, the "Brothers"). Upon information and belief, the sole asset of the Trust is the real property located at 7633 Tahiti Lane, Suite 204, Lake Worth, Florida ("Florida Property"). On January 22, 2018, the Trustee filed an adversary proceeding to determine the extent and validity of the rights of the Brothers in the Trust at Adv. No. 18-1024 (KCF) ("Adversary Proceeding") with the intention of selling the Florida Property upon the entry of judgment in her favor. Upon information and belief, the Florida Property has a value of approximately \$75,000.

**PERTINENT TERMS OF SETTLEMENT:**

The Trustee has entered into a Stipulation and Consent Order ("Stipulation") with the Debtor and Brothers, which is filed on the docket in the Chapter 7 case and in the Adversary Proceeding. The pertinent terms of the settlement are that the Trustee has agreed to settle Judgment and value of the Florida Property in exchange for payment by the Debtor and Brothers in the total amount of \$100,000, which amount has been deposited in the attorney trust account of Robert Nisenson, Esq. The Debtor is required to file all federal and state tax returns for 2011 through 2015, and provide copies to the Trustee. Upon satisfaction of the contingencies, the Trustee will (a) assign her interests in the Trust to the Brothers and dismiss the Adversary Proceeding with prejudice; and (b) file a Notice of Abandonment with respect to the Debtor's Residence, and (c) file a Warrant of Satisfaction for the Judgment. The Debtor has waived his right to an exemption pursuant to 11 U.S.C. § 522 for any asset encompassed by the settlement.

For a copy of the Stipulation, please request a copy from counsel to the Trustee at the contact information listed below.

Objections must be served on and requests for additional information directed to:

Name: /s/ Michele M. Dudas, Esq., Counsel to Andrea Dobin, Chapter 7 Trustee  
Address: McManimon, Scotland & Baumann, LLC  
75 Livingston Avenue, Suite 201, Roseland, NJ 07068  
Telephone No: (973) 622-1800/mdudas@msbnj.com  
Dated: November 15, 2019

In re:  
Ronald J. Raslowsky  
DebtorCase No. 16-13754-KCF  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf905Page 1 of 3  
Total Noticed: 50

Date Rcvd: Nov 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2019.

db Ronald J. Raslowsky, 195 Lehigh Ave, Lakewood, NJ 08701-4555  
 aty +Broege, Neumann, Fischer & Shaver, LLC, 25 Abe Voorhees Drive, Manasquan, NJ 08736-3560  
 sp +Charles I Cohen, FurrCohen, P.A., 2255 Glades Road, Suite 337W, Boca Raton, FL 33431-7379  
 r +Deb Smith, Keller Williams Realty East Monmouth, 750 Broad Street, Shrewsbury, NJ 07702-4230  
 cr Dolores D'Onorio Demeo, LLC, 7 Shady Lane, Toms River, NJ 08753  
 cr Emilio D'Onorio Demeo, LLC, Shady Lane, Toms River, NJ 08753, UNITED STATES  
 cr Giuseppina D'Onorio Demeo, LLC, 7 Shady Lane, Toms River, NJ 08753  
 r +Keller Williams Realty East Monmouth, 750 Broad Street, Shrewsbury, NJ 07702-4230  
 cr Michele D'Onorio Demeo, LLC, 7 Shady Lane, Toms River, NJ 08753, UNITED STATES  
 md +Scott Zauber, 750 Route 73 South, Suite 307B, Marlton, NJ 08053-4191  
 acc +Sharer Petree Brotz & Snyder, 1103 Laurel Oak Road, Suite 105B, Voorhees, NJ 08043-4376  
 516143262 AMERICAN EXPRESS BANK, FSB, C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701  
 516168450 AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701  
 516029256 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871  
 516029257 Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014  
 516101828 Bey Lee Anesthesia, 1200 Hooper Ave, Toms River, NJ 08753-3594  
 516346859 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516029258 Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641  
 516101304 +Cowan Guntesski & Co, PA, 40 Bey Lea Rd, Toms River, NJ 08753-2989  
 516194656 +Cowan, Guntesski & Co., PA, c/o Scott H. Sekuler, Esq., 208 Monmouth Road, Oakhurst, NJ 07755-1568  
 516101305 Dolores A D'Onorio Demeo, LLC, PO Box 2513, Wilmington, DE 19805-0513  
 516101306 Dolores A. Donorio Demeo LLC, Delaware Corporation, 222 Delaware Ave Fl 9, Wilmington, DE 19801-1621  
 516101307 Emilio D'Onorio DeMeo LLC, Delaware Corp Agency, 222 Delaware Ave Fl 9, Wilmington, DE 19801-1621  
 516311064 +Emilio D'Onorio Demeo, LLC, c/o Lawrence D. Mandel, Esq., P.O. Box 499, Lakewood, NJ 08701-0499  
 516101308 Giuseppina D'Onorio Demeo LLC, Delaware Corporation Agency Inc, 222 Delaware Ave Fl 9, Wilmington, DE 19801-1621  
 516101836 MED1 02 Shore Outpatient Surgi, Cente, 360 Highway 70, Lakewood, NJ 08701-5823  
 516029262 +Maria Geletei, 66 Pine Treet Dr, Parlin, NJ 08859-1152  
 516029261 Maria Geletei, 66 Pinetree Dr, Parlin, NJ 08859-1152  
 516029263 Maria Geletei, 6 Pinetree Dr, Parlin, NJ 08859-1122  
 516101309 Michelle D'Onorio Demeo LLC, The Delaware Cor Agency Inc, 222 Delaware Ave Fl 9, Wilmington, DE 19801-1621  
 516029264 Mnet Fin Inc, 95 Argonaut, Aliso Viejo, CA 92656-4133  
 516029266 Parker McCay, 9000 Midlantic Dr # 300, Mount Laurel, NJ 08054-1539  
 516101310 Robert A. ebberup, Law Offices, 609 Main St, Toms River, NJ 08753-7461  
 516101839 Shore Neurology, 633 Route 37 W, Toms River, NJ 08755-8007  
 516101840 Tidal Emergency Physicians, 425 Jack Martin Blvd, Brick, NJ 08724-7732  
 516101841 VIRADIA JAYANT K MD, 360 Highway 70, Lakewood, NJ 08701-5823  
 516058195 Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657  
 516029267 Wells Fargo Home Mortgage, Customer Service, PO Box 10335, Des Moines, IA 50306-0335  
 516029268 Wfds/wds, PO Box 1697, Winterville, NC 28590-1697

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

db E-mail/Text: ron@nscsafe.com Nov 19 2019 02:09:26 Ronald J. Raslowsky, 195 Lehigh Ave, Lakewood, NJ 08701-4555  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 19 2019 02:10:40 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 19 2019 02:10:37 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516101831 E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Nov 19 2019 02:06:53 Capital One - Bankruptcy Department, c/o American Info Source, PO Box 54529, Oklahoma City, OK 73154-1529  
 516029259 +E-mail/Text: camanagement@mtb.com Nov 19 2019 02:10:04 Hudson City Savings Ba, 80 W Century Rd, Paramus, NJ 07652-1437  
 516038179 +E-mail/Text: cio.bnccmail@irs.gov Nov 19 2019 02:09:46 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
 516029260 +E-mail/Text: bncnotices@becket-lee.com Nov 19 2019 02:09:33 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 516169793 E-mail/Text: camanagement@mtb.com Nov 19 2019 02:10:04 M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840  
 516029265 E-mail/Text: bankruptcies@orangelake.com Nov 19 2019 02:09:27 Orange Lake/Wilson Res, 8505 W Irlo Bronson Memorial Hwy, Kissimmee, FL 34747-8217  
 516083526 E-mail/Text: bnc-quantum@quantum3group.com Nov 19 2019 02:10:28 Quantum3 Group LLC as agent for, CP Medical LLC, PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-3

User: admin  
Form ID: pdf905

Page 2 of 3  
Total Noticed: 50

Date Rcvd: Nov 18, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

516056018 E-mail/PDF: gecscedi@recoverycorp.com Nov 19 2019 02:03:28 Synchrony Bank,  
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
516323606 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 19 2019 02:10:37 United States Trustee,  
One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516101830 Cach of NJ LLC  
cr\* +Maria Geletei, 66 Pinetree Drive, Parlin, NJ 08859-1152  
516272464\* American Express Bank FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
516101829\* Bielory & Hennes PC, 3000 Yorktowne Blvd, Brick, NJ 08723-7989  
516101832\* +Cowen Guntzeski & Co, PA, 40 Bey Lea Rd, Toms River, NJ 08753-2989  
516101833\* Dolores A. Donorio Demeo LLC, Delaware Corporation, 222 Delaware Ave Fl 9,  
Wilmington, DE 19801-1621  
516101834\* Emilio D'Onorio DeMeo LLC, Delaware Corp Agency, 222 Delaware Ave Fl 9,  
Wilmington, DE 19801-1621  
516101835\* Giuseppina D'Onorio Demeo LLC, Delaware Corporation Agency Inc, 222 Delaware Ave Fl 9,  
Wilmington, DE 19801-1621  
516101837\* Michelle D'Onorio Demeo LLC, The Delaware Cor Agency Inc, 222 Delaware Ave Fl 9,  
Wilmington, DE 19801-1621  
516101843\* Mnet Fin Inc, 95 Argonaut, Aliso Viejo, CA 92656-4133  
516101838\* Robert A. eberup, Law Offices, 609 Main St, Toms River, NJ 08753-7461  
auc ##+Quaker City Auctioneers, Inc., 2860 Memphis Street, Philadelphia, PA 19134-4226  
516029255 ##Acb Receivables Mngmt, 19 Main St, Asbury Park, NJ 07712-7012  
516101303 ##Bielory & Hennes PC, 3000 Yorktowne Blvd, Brick, NJ 08723-7989  
516101842 ##Gertner Mandel & Peslak LLC, PO Box 499, Lakewood, NJ 08701-0499

TOTALS: 1, \* 10, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on November 15, 2019 at the address(es) listed below:

Andrea Dobin ecftrusteead@msbnj.com, NJ55@ecfcbis.com  
Andrea Dobin on behalf of Trustee Andrea Dobin adobin@msbnj.com  
Benjamin Teich on behalf of U.S. Trustee United States Trustee Benjamin.Teich@usdoj.gov  
Brian E Caine on behalf of Creditor M&T Bank bcaine@parkermccay.com,  
BKcourtnotices@parkermccay.com  
Denise E. Carlon on behalf of Defendant M&T Bank dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Lawrence D. Mandel on behalf of Creditor Giuseppina D'Onorio Demeo, LLC lmandel@gmplaw.net,  
jvansaders@gmplaw.net  
Lawrence D. Mandel on behalf of Creditor Michele D'Onorio Demeo, LLC lmandel@gmplaw.net,  
jvansaders@gmplaw.net  
Lawrence D. Mandel on behalf of Creditor Dolores D'Onorio Demeo, LLC lmandel@gmplaw.net,  
jvansaders@gmplaw.net  
Lawrence D. Mandel on behalf of Creditor Emilio D'Onorio Demeo, LLC lmandel@gmplaw.net,  
jvansaders@gmplaw.net  
Michele M. Dudas on behalf of Plaintiff Andrea Dobin mdudas@msbnj.com  
Michele M. Dudas on behalf of Trustee Andrea Dobin mdudas@msbnj.com  
Robert C. Nisenson on behalf of Debtor Ronald J. Raslowsky rnisenson@aol.com,  
nisensonlaw@aol.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

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User: admin  
Form ID: pdf905

Page 3 of 3  
Total Noticed: 50

Date Rcvd: Nov 18, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Robert C. Nisenson on behalf of Defendant David J. Raslowsky rnisenson@aol.com, nisensonlaw@aol.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com  
Scott M. Zauber on behalf of Mediator Scott Zauber jwiesner@subranni.com, ecf@subranni.com;cwild@subranni.com;dhoff@subranni.com  
Timothy P. Neumann on behalf of Debtor Ronald J. Raslowsky timothy.neumann25@gmail.com, btassillo@aol.com;geoff.neumann@bnfsbankruptcy.com  
Timothy P. Neumann on behalf of Plaintiff Ronald J. Raslowsky timothy.neumann25@gmail.com, btassillo@aol.com;geoff.neumann@bnfsbankruptcy.com  
United States Trustee USTPRegion03.NE. ECF@usdoj.gov  
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirkn.com  
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirkn.com  
William M.E. Powers, III on behalf of Defendant Wells Fargo Home Mortgage ecf@powerskirkn.com  
TOTAL: 21